# IN THE UNITED STATES BANKRUPTCY COURT

### FOR THE WESTERN DISTRICT OF TEXAS

### EL PASO DIVISION

IN RE:

Chapter 13

Ruben Gonzalez

Debtor

Bankruptcy No. 13-30111

### **AMENDED**

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) & SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Attached hereto and made a part hereof is the Debtor's Amended SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) & SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S), where income and expenses are updated..

DATED this the \_\_\_\_\_\_ day of \_\_\_\_\_\_ April

Respectfully submitted,

EDGAR J. BORKEGO, SBN 00787107 MIGUEL A. FLORES, SBN 24036574 Attorneys for Debtor

2610 Montana Avenue El Paso, TX 79903 (915) 566-4300

tanzy.borrego@566-plan.com

## CERTIFICATE OF SERVICE

U.S. Trustee's Office 615 E. Houston, Suite 533 P.O. Box 1539 San Antonio, TX 78295-1539

Stuart C. Cox, Chapter 13 Trustee 1760 N. Lee Trevino El Paso, TX 79936

Ruben Gonzalez 3309 Scarlet Point Dr. El Paso, TX 79938

> EDGAR J. BORKEGO MIGUEL A. FLORES

<b>B6I (Off</b>	icial Form 61) (12/07)				
In re	Ruben Gonzalez		Case No.	13-30111	
		Debtor(s)			

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEBENDENT	S OF DEBTOR AND S	POLICE		
Dediors Marital Status:	RELATIONSHIP(S):				
Married	Mother	AGE(S):			
Employment:	DEBTOR	<u> </u>	SPOUSE		
Occupation	Representative	Mortgage Lo	an Processor		
Name of Employer	Dalton's Club Marketing Services, Inc.		as Strategic M	ortgag	e
How long employed	1 month	7 months			-
Address of Employer	(972) 296-6630 5661 Mariner Dallas, TX 75237	(915) 203-027 8700 Montan El Paso, TX 7	a		
INCOME: (Estimate of average	ge or projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salary	, and commissions (Prorate if not paid monthly)	\$	2,791.00	\$	0.00
2. Estimate monthly overtime		\$ ]	0.00	\$ _	0.00
3. SUBTOTAL		\$_	2,791.00	\$_	0.00
4. LESS PAYROLL DEDUCT	TIONS			<u></u>	
<ul> <li>a. Payroll taxes and socia</li> </ul>	l security	\$_	519.00	\$_	0.00
b. Insurance		\$ _	0.00	\$ _	0.00
c. Union dues		\$ _	0.00	\$ _	0.00
d. Other (Specify):			0.00	\$ _	0.00
-			0.00	\$ _	0.00
5. SUBTOTAL OF PAYROLI	DEDUCTIONS	<b>S</b> _	519.00	\$_	0.00
6. TOTAL NET MONTHLY 1	AKE HOME PAY	\$_	2,272.00	\$_	0.00
	ion of business or profession or farm (Attach detailed st	tatement) \$_	0.00	\$_	0.00
8. Income from real property		\$ _	0.00	\$	0.00
9. Interest and dividends		\$_	0.00	<b>s</b> _	0.00
dependents listed above	upport payments payable to the debtor for the debtor's t	use or that of	0.00	<b>s</b> _	0.00
11. Social security or governm (Specify):	ent assistance	S	0.00	ç	0.00
	· · · · · · · · · · · · · · · · · · ·	<u>s</u> -	0.00	š-	0.00
12. Pension or retirement incor	ne		0.00	š_	0.00
13. Other monthly income					
(Specify): wifes net	\$2084		2,084.00	s _	0.00
		\$ -	0.00	<b>s</b> _	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13	\$_	2,084.00	s_	0.00
15. AVERAGE MONTHLY IT	NCOME (Add amounts shown on lines 6 and 14)	\$_	4,356.00	<b>s</b> _	0.00
16. COMBINED AVERAGE	ne 15)	\$	4,356	3.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

American Merchandising Specialist \$26 gross mo, \$24 mo net taxes \$2, Cyber Group mo gross \$196, mo net \$185, \$11 Taxes, Chanel Partners mo gross \$683, mo net \$650, Taxes \$33, Action Link mo gross mo \$412, mo net, \$379, taxes \$33, Omega Solutions mo gross \$156, mo net \$144, taxes \$12

B6J (Off	icial Form 6J) (12/07)			
In re	Ruben Gonzalez		Case No.	13-30111
		Debtor(s)		

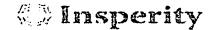
# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compleexpenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	799.00
a. Are real estate taxes included? Yes X No	-	
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	140.00
b. Water and sewer	\$	66.00
c. Telephone	\$	0.00
d. Other Phone/Cable	s	147.00
3. Home maintenance (repairs and upkeep)	s	100.00
4. Food	s	525.00
5. Clothing	s	75.00
6. Laundry and dry cleaning	s	0.00
7. Medical and dental expenses	s	150.00
8. Transportation (not including car payments)	s	380.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	12.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	132.00
c. Health	\$	0.00
d. Auto	\$	138.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other Wifes Ch. 13 Plan Payment	\$ <u></u>	375.00
c. Other	s	0.00
14. Alimony, maintenance, and support paid to others	s	0.00
15. Payments for support of additional dependents not living at your home	s	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	s	0.00
17. Other Cells \$199, Miscell \$108CarMaint \$100WorkLunch, Eating Out \$200	s —	732.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	S	3,871.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None	_	
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	4,356.00
b. Average monthly expenses from Line 18 above	\$	3,871.00
c. Monthly net income (a. minus b.)	S	485.00

4/6/13

**PayStub** 



## New W-2 Reporting of the Cost of Employer-Provided Health Coverage

Under a provision of the 2010 Patient Protection and Affordable Care Act, employers are required to report the aggregate cost of employer-sponsored health coverage provided to the employee on the Form W-2, beginning with the 2012 W-2. Employees who participated in the Insperity Group Health Plan during 2012 will see the aggregate cost of medical coverage reflected in Box 12 of their Form W-2 with a code of DD.

Please note that the amount reflected on Form W-2 for your coverage is for informational purposes only and is not considered taxable income. Further details related to this Form W-2 and updates related to health care reform are available on the Employee Service Center(sm).

Employee: GONZALEZ, RUBEN ALONSO

Company: DALTON'S CLUB MARKETING SERVICES, INC. (2896900)

#######3101

#######4371

5661 MARINER DR

DALLAS, TX 75237

Phone: (972) 296 6630

Employee ID: 1842255

Pay Date: 3/29/2013

PayPeriod: 3/10/2013 To 3/23/2013

Pay Frequency: BiWeekly

Location: 0000000DFG

Check #: 18628681

Pay Type: Hourly

Department: 2000

Gross Earnings: 1,287.99 Total Taxes: 239.38 Total Deductions: 0.00 Net Pay: 1,048.61

Current Earnings					Taxes		
Description	Hrs/Units	Rate	Current	YTD	Description	Current	YTD
Rate 1 - Reg	80.00	14.75	1,180.00	1,770.00	Federal Taxes	140.84	177.42
Rate 1 - OT	4.88	22.13	107.99	110.87	SocSec	79.86	116.62
Gross	84.88		1,287.99	1,880.87	Medicare	18.68	27.28
Current Deduction	ns				Total	239.38	321.32
Description			Current	YTD	Federal Tax Withholding Elections		
Pre-Tax					Marital Status: Sing	_	
Total			0.00	0.00	Allowances: 1		
					Additional Withholdi	ing: \$ 0.00	
After Tax							
Total		0.00	0.00	YTD Taxable Amounts			
			-		Description		Amount
Direct Deposit Inf	ormation				Federal		1,880.87
Routing Number	Accou	int Numbe	er	Amount	Social Security		1,880.87

Insperity PEO Services, L.P.

#######0996

#######0066

19001 Crescent Springs Drive, Kingwood, TX 77339-3802

35.00

1,013.61

Medicare

866-715-3552

1,880.87

